

Common Origination and Disbursement



COMMON ORIGATION AND DISBURSEMENT

The Common Origination and Disbursement (COD) System was implemented in April 2002 by the Office of Federal Student Aid (FSA). Through COD, FSA has re-engineered delivering and reporting Federal Pell Grants and Direct Loans from two processes into one Common Origination and Disbursement Process. COD has replaced the Recipient Financial Management System (RFMS) and the Direct Loan Origination System (DLOS). All school data for the Pell Grant Program (beginning with 99-00) and the Direct Loan Program (beginning with 02-03) is now stored in and processed by COD.

COD provides –

- access to students' Pell Grant and Direct Loan histories online via a secure Internet accessible web site;
- funding information for the Pell Grant and Direct Loan programs;
- a consolidated and streamlined process for requesting and receiving Pell Grant and Direct Loan funds, and reporting student disbursements in the Pell Grant and Direct Loan programs;
- the ability to process exceptions more quickly, minimizing delays in delivering funds to students;
- a single point of contact for customer service support for all participants in the Pell and Direct Loan programs;
- the opportunity to view, in real time, the same data screens used by customer service representatives at ED;

Please see the Electronic Announcement of March 18, 2003, for more information on accessing the COD system.

The COD system interfaces with –

1. Post-Secondary Educational Participation System (PEPS) to provide a source for data about institutions and their eligibility for Title IV programs;
2. Central Processing Systems (CPS) to process the FAFSA and send applicant data to schools, students and COD;
3. Financial Management System (FMS) & Grant Administration and Payment System (GAPS);

COD sends data to FMS in the process of providing funds to schools via GAPS.

4. Direct Loan Servicing System (DLSS) – COD provides data on all Direct Loans to support the collection and servicing of loans;
5. National Student Loan Data System (NSLDS) – COD provides data to NSLDS for Pell Grant disbursements;
6. Schools – the source of origination disbursement data; and
7. Data Management Collections System (DCMS) and reports data on payments, overpayments and repayment arrangements.

FSA has migrated all RFMS origination and disbursement data for award years 1999-2000 through 2001-2002 to COD. Moreover, COD is now processing Direct Loan archived data for award years 1997-1998 and forward. As a result, schools have to access only one system (COD) to request data and report changes.

- a common record layout that facilitates exchange of student data between servicers, schools and FSA;
- the ability to access aggregate information across programs in order to provide a comprehensive view of a school's transactions and funding information;
- faster turnaround time on data submitted to FSA, and faster delivery of funds to students;
- promissory note linking (linking an existing master promissory note to new loans by matching certain data elements);
- information to support a comprehensive student view of financial aid data at your school, and
- enhanced reconciliation and cash management tools.

COD began processing all schools' origination and disbursement data for award year 2002-2003. Schools can access the COD web site at

www.cod.ed.gov

to process and view Pell Grant and Direct Loan data from Award Year 2002-2003 forward.

Customer Service

The COD Technical Reference should be your first stop for information about the COD system. You'll find it at the FSA Download site

<http://fsadownload.ed.gov/index.htm>

To assist with your school's questions and help resolve issues COD customer service representatives are available Monday through Friday from 8 a.m. – 8 p.m. Eastern Time to answer your questions.

For assistance with the Direct Loan program, call

1-800-848-0978

For assistance with the Pell Grant program, call

1-800-474-7268

You can email your COD questions to

CODSupport@acs-inc.com

Each school is assigned a Primary Customer Service Representative (CSR). The CSR is available to –

- answer COD processing questions about both the Pell Grant and Direct Loan programs;
- assist in obtaining access to the COD web site as well as navigating through it; and
- assist with any additional concerns or questions regarding COD.

If you need to send documents to COD, use the following addresses:

Mail all Promissory Notes to

**US Department of Education
P.O. Box 5692
Montgomery, Alabama 36104-5692**

Send Promissory Notes overnight to

**US Department of Education
601 TechnaCenter Drive
Montgomery, Alabama 36117**

Request Bulk Mail of Direct Loan documents from:

**ED Pubs
P.O. Box 1398
Jessup, Maryland 20794-1398**

Students and parents send promissory notes and correspondence to:

**US Department of Education
P.O. Box 5691
Montgomery, Alabama 36104-5691**

Schools electing **not** to use ED printed MPNs, submit sample MPNs for review, testing, and approval to:

**COD-Document Testing
P.O. Box 5691
Montgomery, Alabama 36103-5691**

Note: Documents and shipping packages must be clearly marked ***For Testing Only***.

Record Layout

All participants now use the Common Record in Extensible Markup Language (XML) format to submit Pell Grant and Direct Loan origination and disbursement data to the COD System. COD will continue to process applicable Pell and Direct Loan phase-in participant data for prior award years.

Participants should refer to the 2005-2006 COD Technical Reference, Volume II - Common Record Full Participant Technical Reference for record layouts and processes.

Schools may submit data to the COD system in award year 2005-2006 in three ways:

1. over the Student Aid Internet Gateway (SAIG) through batch processing of Common Record documents;
2. using the COD web site via entry of Common Record data; and
3. via EDExpress.